

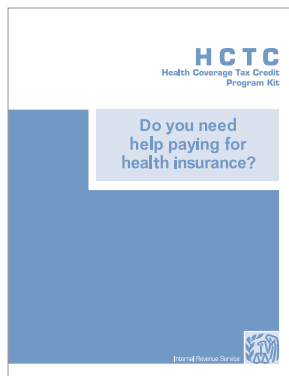
What to do

Find out if you're eligible

Review the HCTC Program Kit you received by mail.

If you meet all eligibility requirements and want to receive the monthly credit, complete the Monthly HCTC Registration Form.

If you need a replacement copy of the Program Kit or Registration Form, call the HCTC Customer Contact Center toll-free at 1-866-628-HCTC and enter prompt #3 at the main menu to leave a message with your contact information.



HCTC Program Kit

Need more information?

Visit our website:

www.irs.gov

(Keyword/Search: HCTC)

- » On our site, you can review eligibility guidelines and get more information.
- » Simply follow the link to the HCTC homepage, then click on **“Information for Individuals.”**

The Health Coverage Tax Credit Program

HCTC Customer Contact Center:
1-866-628-HCTC (4282)

Hearing Impaired:
1-866-626-4282 (TTY)

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Do you need help paying for Health Insurance?

The Health Coverage Tax Credit may be able to help.

As a result of the 2009 Recovery Act, the HCTC now pays 80% of qualified health insurance premiums for you *and* your family!

The HCTC may be right for you.



www.irs.gov
(Keyword/Search HCTC)



It may be right for you

You may be able to receive the Health Coverage Tax Credit (HCTC) to assist with your health insurance costs. Due to recent changes in the HCTC, more people are eligible to receive the credit.

Why wait?

The HCTC Program previously sent you an HCTC Program Kit in the mail; however, you are not yet registered to receive this valuable tax credit every month.

You continue to be potentially eligible for the HCTC based on benefits you receive through the Pension Benefit Guaranty Corporation (PBGC) or Trade Adjustment Assistance Programs (TAA).

Receiving the HCTC

You can receive the HCTC in two ways:
monthly or **yearly**.

Monthly HCTC

To register for the monthly HCTC, you have to complete and mail in the registration form. Once enrolled, you'll pay only 20% of your health insurance premiums to the HCTC Program each month. Then, the HCTC Program adds the 80% tax credit to the 20% payment and sends it to your health plan.

Yearly HCTC

To receive the yearly HCTC, you pay 100% of your qualified health insurance premiums directly to your health plan throughout the year. Then, you complete and submit an IRS Form 8885 with your federal tax return. When accepted, you'll receive the 80% HCTC as a refund or a credit toward taxes you owe.

Changes that help

The Recovery Act of 2009 changed the HCTC and is helping to make health coverage more affordable. Specifically:

- The HCTC now pays a **greater portion** of health insurance costs. The tax credit increased from **65% to 80%** of qualified health insurance premiums.
 - You can keep your COBRA coverage (health insurance provided through your former employer) for a longer period of time.
 - Eligible TAA recipients are no longer required to be continually enrolled in training or required to have a waiver to receive the HCTC.
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- *Beginning in August 2009*, you can be reimbursed for premiums you paid while enrolling in the monthly HCTC Program, rather than waiting to file your tax return.
 - *Beginning in January 2010*, your qualified family members can continue to receive the HCTC after you experience the following life events: divorce, death or enrollment in Medicare.